

Form B18 (Official Form 18)  
(1/98)

**United States Bankruptcy Court  
Central District of California**

21041 Burbank Blvd, Woodland Hills, CA 91367

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

**DEBTOR(S) INFORMATION:**

CUELLAR, RUDOLPH

**SSN:** XXX-XX-4047

**EIN:** N/A

AKA RODOLFO CUELLAR

7025 VASSAR AVE APT 205

CANOGA PARK, CA 91303-1999

**BANKRUPTCY NO.** SV 04-17644-KL

**CHAPTER 7**

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

**Jon D. Ceretto**  
Clerk of the Court

Date: March 14, 2005

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

Form B18 Continued  
(1/98)

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed whether the debt was included in the schedules or omitted from them. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are.

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Any party may request reopening of a bankruptcy case to determine whether a particular debt was included within the scope of the discharge. In re Beezley, 994 F. 2d 1433 (9<sup>th</sup> Cir. 1993). Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0973-1  
Case: 04-17644-KL

User: RM2  
Form ID: VAN-30

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Total Served: 74

Date Rcvd: Mar 15, 2005

The following entities were served by first class mail on Mar 17, 2005.

D CUELLAR, RUDOLPH, 7025 VASSAR AVE APT 205, CANOGA PARK, CA 91303-1999  
DA +TYSON TAKEUCHI, 3699 WILSHIRE BLVD #1260, LOS ANGELES, CA 90010-2719  
T +BRAD D KRASNOFF, 221 N FIGUEROA ST #1200, LOS ANGELES, CA 90012-2639  
2 +ALLIED INTERSTATE, 3000 CORPORATE EXCHANGE DR 5TH FL, COLUMBUS, OH 43231-7689  
3 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
4 +AMEX, PO BOX 297871, FORT LAUDERDAL, FL 33329-7871  
5 +ANDERSON FIN NETWORK, PO BOX 3097, BLOOMINGTON, IL 61702-3097  
6 +ASSOCIATES/CITIBANK, 110 LAKE DR, NEWARK, DE 19702-3317  
7 +ATTENTION LLC, 220 SUNSET BLVD STE A, SHERMAN, TX 75092-7465  
8 +CALIFORNIA BANK AND TRUS, 300 LAKESIDE DR FL 9, OAKLAND, CA 94612-3534  
9 +CAP ONE BK, PO BOX 85520, RICHMOND, VA 23285-5520  
10 +CAVALRY PORTFOLIO SRVCS., PO BOX 1030, HAWTHORNE, NY 10532-7509  
11 +CFC FINANCIAL/COLLECTION AGENCY ORI, PO BOX 2040, WARREN, MI 48090-2040  
12 +COMMUNITY COMMERCE BAN, 5444 E OLYMPIC BLVD, LOS ANGELES, CA 90022-5113  
13 +DMCCB-BP, 16430 N SCOTTSDALE RD, SCOTTSDALE, AZ 85254-1518  
14 FINANCIAL RECOVERY SERVICES, PO BOX 385908, MINNEAPOLIS, MN 55438-5908  
15 +FINGERHUT, 53 MCLELAND RD, SAINT CLOUD, MN 56395-2076  
16 GC SERVICES, PO BOX 103000, ROSWELL, GA 30076-9000  
17 +HOUSEHOLD, PO BOX 19266, PORTLAND, OR 97280-0266  
18 +JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303-2198  
19 +LA CURACAO, 1605 W OLYMPIC BLVD STE, LOS ANGELES, CA 90015-3808  
20 +LAW OFFICES OF LEWIS NOTRICA, 7441 TOPANGA CYN BLVD, CANOGA PARK, CA 91303-1212  
23 +MACY'S DEPARTMENT STORE, 9111 DUKE BLVD, MASON, OH 45040-8999  
24 +MERRICK BANK CORPORATION, PO BOX 5000, DRAPER, UT 84020-5000  
25 +MIDLAND CREDIT MANAGEMENT, 5775 ROSCOE CT, SAN DIEGO, CA 92123-1399  
26 +MIDLAND CREDIT MGMT, 8875 AERO DR, SAN DIEGO, CA 92123-2251  
27 +MODERN FINANCE COMPANY, 15315 MAGNOLIA BLVD STE, SHERMAN OAKS, CA 91403-1173  
28 +NEWPORT NEWS, 101 CROSSWAY PARK WEST, WOODBURY, NY 11797-2020  
29 +NORTH SHORE AGENCY, 751 SUMMA AVE, WESTBURY, NY 11590-5010  
30 NORTHLAND GROUP INC, PO BOX 390846, EDINA, MN 55439-0846  
32 +PLAZA RECOVERY ASSOCIATES, PO BOX 18008, HAUPPAUGE, NY 11788-8808  
33 +PORTFOLIA RECOVERY ASSOCIATES, LLC, P.O. BOX 12914, NORFOLK, VA 23541-0914  
34 +PORTFOLIO RECOVERIES, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4962  
35 +ROBINSONS/MAY DEPT STORE, 4611 E BASELINE RD, PHOENIX, AZ 85042-7454  
36 +ROGERS ACCEPTANCE CORP, 1330 N HACIENDA BLVD, LA PUENTE, CA 91744-1632  
38 SPRINT, PO BOX 79357, CITY OF INDUSTRY, CA 91716-9357  
39 +TEXACO/CITIBANK, PO BOX 15687, WILMINGTON, DE 19850-5687  
40 +W & A RECOVERY CORPORATION, 5350 SPECTRUM DRIVE SUITE J, FREDERICK, MD 21703-7356  
41 +WFS FINANCIAL, PO BOX 19752, IRVINE, CA 92623-9752  
42 +WILLIAMS OPTIMA, PO BOX 330070, PACOIMA, CA 91333-0070  
43 TAX COLLECTOR'S OFFICE, COUNTY OF VENTURA, 800 SOUTH VICTORIA AVE, VENTURA, CA 93009-0001  
44 LOS ANGELES CITY CLERK, P. O. Box 53200, LOS ANGELES, CA 90053-0200  
46 EMPLOYMENT DEVELOPMENT DEPARTMENT, BANKRUPTCY GROUP MIC 92E, P.O. BOX 826880,  
SACRAMENTO, CA 94280-0001  
47 +UNITED STATES TRUSTEE, 21051 WARNER CENTER LANE, SUITE 115, WOODLAND HILLS, CA 91367-6550  
49 NORTHLAND GROUP INC, POB 390846, EDINA, MN 55439-0846  
51 BEST BUY, POB 5244, CAROL STREAM, IL 60197-5244  
52 ASSOCIATES RECOVERY SYSTEMS, 201 W GRAND AVE, ESCONDIDO, CA 92025-2603  
53 +MRS ASSOCIATES INC, 3 EXECUTIVE CAMPUS #400, CHERRY HILL, NJ 08002-4114  
54 CIRCUIT CITY STORES INC, POB 100045, KENNESAW, GA 30156-9245  
55 PENNCRO ASSOCIATES, 95 JAMES WAY #113, SOUTHAMPTON, PA 18966-3847  
56 +TATE & KIRLIN ASSOCIATES, 2810 SOUTHAMPTON ROAD, PHILA, PA 19154-1207  
57 NATIONAL ACTION FINANCIAL SERVICES, POB 9027, WILLIAMSVILLE, NY 14231-9027  
58 THE CBE GROUP INC, POB 3251, MILWAUKEE, WI 53201-3251  
59 VAN RU CREDIT CO, 4415 S WENDLER DR, BLDG B #200, TEMPE, AZ 85282-6410  
61 +NATIONAL ASSET MANAGEMENT ENTERPRIS, POB 724147, ATLANTA, GA 31139-1147  
62 NCO FINANCIAL SYSTEMS INC, POB 41417, PHILA, PA 19101-1417  
63 +NORTH AMERICAN COLLECTION INC, 16000 VENTURA BLVD #1100, ENCINO, CA 91436-2762  
64 +FIRST NORTH AMERICAN NATIONAL BANK, RECOVERY DEPT, POB 42395, RICHMOND, VA 23286-0001  
65 +JOHN J PAUGH, POB 660726, SACRAMENTO, CA 95866-0726  
66 CREDITORS INTERCHANGE INC, POB 1335, BUFFALO, NY 14240-1335  
67 +FBCE, 841 E HUNTING PARK AVE, PHILA, PA 19124-4813  
68 FINANCIAL CREDIT LLC, POB 2036, WARREN, MI 48090-2036  
69 ALLIED DATA CORPORATION, 13111 WESTHEIMER RD #400, HOUSTON, TX 77077-5547  
70 +LAW OFFICES OF SALVATORE SPINELLI, 135 MAXES ROAD #2B, MELVILLE, NY 11747-3801  
71 +NATIONAL ASSET SERVICES COMPANY, 13111 WESTHEIMER #310, HOUSTON, TX 77077-5546

The following entities were served by electronic transmission on Mar 15, 2005 and receipt of the transmission was confirmed on:

1 +EDI: ARROW.COM Mar 15 2005 20:11:00 AAROW FINANCIAL SERVICES, 5996 W TOUHY AVE,  
NILES, IL 60714-4610  
15 +EDI: TSYS2.COM Mar 15 2005 20:11:00 FINGERHUT, 53 MCLELAND RD, SAINT CLOUD, MN 56395-2076  
21 EDI: PHINPLAZA.COM Mar 15 2005 20:11:00 LAW OFFICES OF MITCHELL N KAY, PO BOX 9006,  
SMITHTOWN, NY 11787-9006  
22 +EDI: TSYS.COM Mar 15 2005 20:11:00 LEVITZ/GECC, PO BOX 29116, SHAWNEE MISSION, KS 66201-1416  
31 EDI: PHINPLAZA.COM Mar 15 2005 20:11:00 PLAZA ASSOCIATES, PO BOX 18008,  
HAUPPAUGE, NY 11788-8808  
37 +EDI: RESURGENT.COM Mar 15 2005 20:11:00 SHERMAN ACQUISITIONS, PO BOX 740281,  
HOUSTON, TX 77274-0281  
45 EDI: CALTAX.COM Mar 15 2005 20:11:00 FRANCHISE TAX BOARD, ATTN: BANKRUPTCY, P. O. BOX 2952,  
SACRAMENTO, CA 95812-2952  
48 EDI: AMEREXPR.COM Mar 15 2005 20:11:00 AMERICAN EXPRESS, POB 360002,  
FORT LAUDERDALE, FL 33336-0002

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The following entities were served by electronic transmission (continued)

50 EDI: PHINPLAZA.COM Mar 15 2005 20:11:00 PLAZA ASSOCIATES, POB 18008,  
HAUPPAUGE, NY 11788-8808

60 +E-mail: Danag@simmassociates.com Mar 15 2005 19:46:19 SIMM ASSOCIATES INC, 200 BIDDLE AVE,  
NEWARK, DE 19702-3968

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

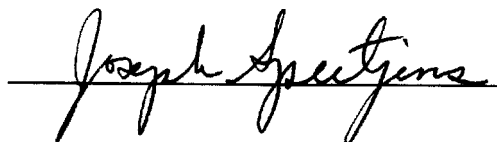
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.